





**Affiliated Credit Services**

*ATT- Liz*

January 27, 2012

Creditor  
ICON EQUITIES, LLC  
Total

Account Number  
[REDACTED] 8615  
[REDACTED]

Amount  
2373.62  
2373.62

PO Box 7739 • Rochester, MN 55903  
3055 41<sup>st</sup> St NW, Ste 100 • Rochester, MN 55901  
877-815-0597

Hours of Operation (CT):  
Monday – Wednesday: 8:00 am – 8:00 pm  
Thursday & Friday: 8:00 am – 5:00 pm

We would like to take this opportunity to inform you that Icon Equities, Llc has purchased your account from Ge Capital Retail Bank and subsequently placed your account with our organization for recovery. All future correspondence, inquiries, and payments should be directed to this office.

On behalf of Icon Equities, Llc, we at Affiliated Credit Services understand that bad things happen to good people and recognize that you have recently attempted to resolve this debt through a debt settlement organization. Whether you are currently enrolled or were previously enrolled in a debt settlement program, we welcome this opportunity to work with you or your debt settlement company to resolve your debt, please contact our office and inform us of your situation so together we can assist you. Our representatives are trained to assist you with an array of options. Even if your funds are limited right now, just take a few minutes to give us a call and fill us in your situation.

Notice: Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will: obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different than the original creditor.

This communication is from a debt collector.

This is an attempt to collect a debt and any information obtained will be used for this purpose.

This collection agency is licensed by the Minnesota Department of Commerce.

\*\*\* PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION AND PAYMENT OPTIONS \*\*\*

ICU064923GT1

Enclosing the bottom portion of this notice with your payment will expedite credit to your account.



CU064923  
PO Box 1022  
Wixom MI 48393-1022  
ADDRESS SERVICE REQUESTED

Client #: Icon Equities, Llc  
Original Creditor: Ge Capital Retail Bank  
Account #: [REDACTED] 4655 [REDACTED]  
Balance: \$2373.62

Phone: 877-815-0597

8914655-GT1 713952535

[Barcode]

JOSE LOPEZ

[REDACTED]

[REDACTED]

Affiliated Credit Services  
PO Box 7739  
Rochester MN 55903-7739

[Barcode]

Amount Enclosed: \$

[Box for Amount Enclosed]

# Exhibit B


**Affiliated Credit Services**

PO Box 7739 • Rochester, MN 55903  
3055 41<sup>st</sup> St NW, Ste 100 • Rochester, MN 55901  
877-815-0597

Hours of Operation (CT):

Monday – Wednesday: 8:00 am – 8:00 pm  
Thursday & Friday: 8:00 am – 5:00 pm

January 27, 2012

Creditor  
ICON EQUITIES, LLC  
Total

Account Number  
[REDACTED] 8120  
[REDACTED]

Amount  
2296.23  
2296.23

We would like to take this opportunity to inform you that Icon Equities, Llc has purchased your account from Ge Capital Retail Bank and subsequently placed your account with our organization for recovery. All future correspondence, inquiries, and payments should be directed to this office.

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ICU064923GT1

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CU064923  
PO Box 1022  
Wixom MI 48393-1022  
ADDRESS SERVICE REQUESTED

Client #: Icon Equities, Llc  
Original Creditor: Ge Capital Retail Bank  
Account #: [REDACTED] 4571 [REDACTED]  
Balance: \$2296.23

Phone: 877-815-0597

8914571-GT1 713943757

YUDANYS AMATVERGARA MIGUEL A VERGARA  
[REDACTED]  
[REDACTED]

[REDACTED]

Affiliated Credit Services  
PO Box 7739  
Rochester MN 55903-7739



Amount Enclosed: \$

# Exhibit C



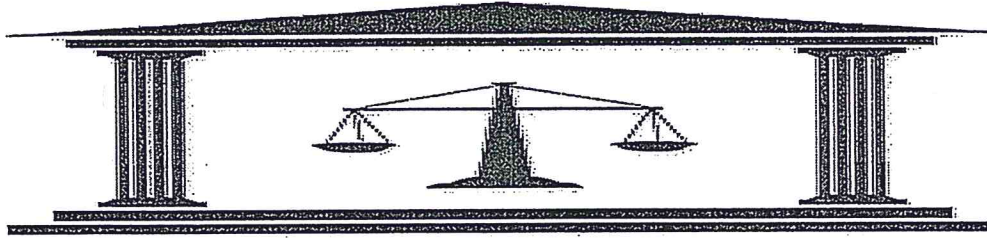
NY OFFICE  
228 PARK AVE  
SOUTH  
SUITE 29185,  
NEW YORK, NY  
10003

MAILING  
ADDRESS:  
P.O. BOX 1632  
FORT LEE, NJ  
07024

\*Matthew E. Rose  
\*\*Yehuda Stein  
^Ben Nazmiyal  
\*\*Jonathon Leitman

\*NY Bar  
^NJ Bar

## THE LAW OFFICES OF MATTHEW E. ROSE ESQ



NJ OFFICE  
209 MAIN STREET,  
2ND FLOOR,  
FORT LEE, NJ, 07024  
TEL: (201) 482-8195  
FAX: (201) 482-8190

### CLIENT REPRESENTATION LETTER

Date: September 17, 2010  
Name of Client: Jose A Lopez  
Creditor/Collector: GEMB Lord & Taylor  
Account Number: [REDACTED] 8615  
[REDACTED]

Dear Debt Collector,

This letter is being written to inform you of Client's recent enrollment into our Debt Settlement Program. Due to a recent loss of wages and other forms of significant hardship, Client has been unable to remain current on his outstanding debts, and has retained our services for assistance.

As evidence of Client's willingness to amicably resolve this matter, Client is currently attempting to gather his funds to repay his creditors at a significantly discounted amount. We project that it will take at least twelve (12) to eighteen (18) months until we can offer a reasonable settlement proposal. The reasonability of our future offer will be based on past experiences with original creditors, collection companies, the current market value of delinquent debt and his limited budget. In the event that you decide to charge off this debt before fifteen months, please pass on this representation letter, and the attached Limited Power of Attorney to the debt buyer.

If you have any questions, please fax us at (201) 482-8191, e-mail us at USELA209@GMAIL.COM, or call us at (201) 482-8195. We appreciate your patience with Client during these most difficult of times.

Sincerely,

A handwritten signature in cursive script, appearing to read 'Matthew E. Rose'.

[Matthew E. Rose, Esq.]

# Exhibit D

# THE LAW OFFICES OF MATTHEW E. ROSE, ESQ., P.C.

## NY OFFICE

228 PARK AVE SOUTH  
SUITE 29185.

MAILING ADDRESS:  
P.O. BOX 1632  
FORT LEE, NJ 07024



## NJ OFFICE

209 MAIN STREET,  
FORT LEE, NJ, 07024  
TEL: (201) 482-8195  
FAX: (201) 482-8190

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## CLIENT REPRESENTATION LETTER

Date: May 3, 2010  
Creditor/Collector: Walmart Discover/  
Client Name: Yudanys Amatvergara  
Account Number: [REDACTED] 8120  
[REDACTED]

Dear Debt Collector,

This letter is being written to inform you of Client's recent enrollment into our Debt Settlement Program. Due to a recent loss of wages and other forms of significant hardship, Client has been unable to remain current on his outstanding debts, and has retained our services for assistance.

As evidence of Client's willingness to amicably resolve this matter, Client is currently attempting to gather his funds to repay his creditors at a significantly discounted amount rather than file for a Chapter 7 Bankruptcy. We project that it will take some time before we can offer a reasonable settlement proposal, but in the meantime we welcome any offers you may have. The reasonability of our future offer will be based on past experiences with collection companies, the current market value of delinquent debt and his limited budget.

If you are anxious to settle the account, or have any questions, please fax us your proposals or inquire at (201) 482-8190, e-mail us at [USELA209@GMAIL.COM](mailto:USELA209@GMAIL.COM) or call us at (201) 482-8195. We appreciate your patience with Client during these most difficult of times.

Sincerely,

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[Matthew E. Rose, Esq.]